

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

GEORGE M. PAUL
MARY JO V. PAUL
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:19-20230

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

February 26, 2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 01/18/2019 and confirmed on 3/22/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		133,160.00
Less Refunds to Debtor	1,048.49	
TOTAL AMOUNT OF PLAN FUND		132,111.51

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,400.00	
Trustee Fee	6,347.92	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		9,747.92

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	MIDFIRST BANK	0.00	40,894.99	0.00	40,894.99
	Acct: 2964				
	MIDFIRST BANK	2,741.47	2,741.47	0.00	2,741.47
	Acct: 2964				
	BANK OF THE WEST	0.00	0.00	0.00	0.00
	Acct: 5708				
	AMERICAN HONDA FINANCE CORP*	18,606.37	18,606.37	2,000.08	20,606.45
	Acct: 7341				
	TOYOTA MOTOR CREDIT CORP (TMCC)	32,408.36	32,408.36	4,617.94	37,026.30
	Acct: 9550				
					101,269.21

Priority					
	LAUREN M LAMB ESQ	0.00	0.00	0.00	0.00
	Acct:				
	GEORGE M. PAUL	0.00	0.00	0.00	0.00
	Acct:				
	GEORGE M. PAUL	1,048.49	1,048.49	0.00	0.00
	Acct:				
	STEIDL & STEINBERG	3,400.00	3,400.00	0.00	0.00
	Acct:				

*** NONE ***

Unsecured					
	BANK OF AMERICA NA**	0.00	0.00	0.00	0.00
	Acct: 8030				
	BANK OF AMERICA NA**	3,129.70	1,719.39	0.00	1,719.39
	Acct: 8035				
	CAPITAL ONE**	0.00	0.00	0.00	0.00
	Acct: 2440				
	CAPITAL ONE**	0.00	0.00	0.00	0.00
	Acct: 3900				
	CAPITAL ONE**	0.00	0.00	0.00	0.00
	Acct: 3480				
	CAPITAL ONE BANK (USA) NA BY AMERIC	5,561.79	3,055.54	0.00	3,055.54

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 3489				
	CAPITAL ONE BANK (USA) NA BY AMERIC.	2,299.97	1,263.56	0.00	1,263.56
	Acct: 3904				
	NELNET	0.00	0.00	0.00	0.00
	Acct: 0436				
	NELNET	0.00	0.00	0.00	0.00
	Acct: 6236				
	NELNET	0.00	0.00	0.00	0.00
	Acct: 7432				
	NELNET	0.00	0.00	0.00	0.00
	Acct: 2029				
	NELNET	0.00	0.00	0.00	0.00
	Acct: 1327				
	NELNET	0.00	0.00	0.00	0.00
	Acct: 1029				
	DISCOVER STUDENT LOANS	0.00	0.00	0.00	0.00
	Acct:				
	DISCOVER STUDENT LOANS	0.00	0.00	0.00	0.00
	Acct: 0133				
	DISCOVER STUDENT LOANS	0.00	0.00	0.00	0.00
	Acct: 0136				
	NELNET	0.00	0.00	0.00	0.00
	Acct: 5413				
	PNC BANK NA	0.00	0.00	0.00	0.00
	Acct: 0140				
	PNC BANK NA	16,532.95	9,082.87	0.00	9,082.87
	Acct: 5541				
	PNC BANK NA	10,872.29	5,973.02	0.00	5,973.02
	Acct: 0145				
	SEARS/CITI CARD USA*++	0.00	0.00	0.00	0.00
	Acct: 9350				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 3160				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 3164				
	PHELAN HALLINAN DIAMOND & JONES LL	0.00	0.00	0.00	0.00
	Acct:				
	AIS PORTFOLIO SERVICES (AMERICAN IN	0.00	0.00	0.00	0.00
	Acct:				
					21,094.38
TOTAL PAID TO CREDITORS					122,363.59

TOTAL CLAIMED
PRIORITY 0.00
SECURED 53,756.20
UNSECURED 38,396.70

Date: 02/26/2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
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PITTSBURGH, PA 15219
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Certificate of Notice Page 4 of 6
IN THE UNITED STATES BANKRUPTCY COURT
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IN RE:

GEORGE M. PAUL
MARY JO V. PAUL
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:19-20230

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
George M. Paul
Mary Jo V. Paul
Debtors

Case No. 19-20230-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 27, 2024

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 14

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 29, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ George M. Paul, Mary Jo V. Paul, 411 East Fairmont Avenue, New Castle, PA 16105-2604
15020963	+ PNC BANK, N.A., P.O. BOX 94892, CLEVELAND, OH 44101-4892
14996276	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14980306	+ Wells Fargo, PO Box 98784, Las Vegas, NV 89193-8784

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 28 2024 01:16:32	BMO Bank N.A., c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 28 2024 00:49:12	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: electronicbkydocs@nelnet.net	Feb 28 2024 00:38:00	US Department of Education c/o Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911
14980304	Email/Text: ebnbankruptcy@ahm.honda.com	Feb 28 2024 00:38:00	Honda Financial Services, P.O. Box 7829, Philadelphia, PA 19101
14993590	Email/Text: ebnbankruptcy@ahm.honda.com	Feb 28 2024 00:38:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
15000745	+ Email/Text: mortgagebkcorrespondence@bofa.com	Feb 28 2024 00:37:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14984527	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 28 2024 00:34:02	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15619224	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Feb 28 2024 00:49:54	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
15003882	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Feb 28 2024 00:37:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15004819	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Feb 28 2024 01:02:26	Wells Fargo Bank, N.A., MAC N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629

TOTAL: 10

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a

District/off: 0315-2

User: auto

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Date Rcvd: Feb 27, 2024

Form ID: pdf900

Total Noticed: 14

preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MidFirst Bank
cr		WELLS FARGO BANK, N.A.
14980305	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, Honda Financial Services, P.O. Box 7829, Philadelphia, PA 19101

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 29, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 26, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com
Lauren M. Lamb	on behalf of Joint Debtor Mary Jo V. Paul julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com; rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Lauren M. Lamb	on behalf of Debtor George M. Paul julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com; rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Thomas Song	on behalf of Creditor WELLS FARGO BANK N.A. pawb@fedphe.com

TOTAL: 6